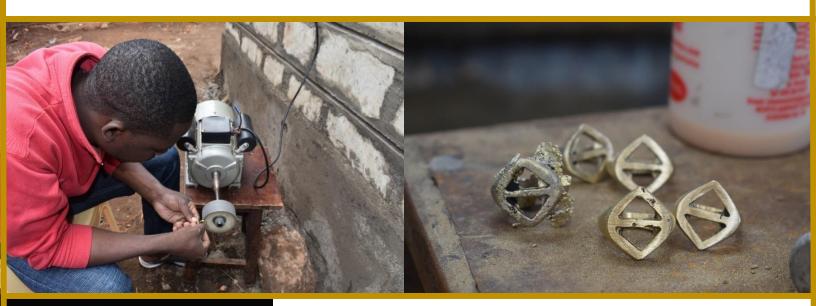


KIPATO UNBRANDED SOCIAL IMPACT PROJECT





Social Impact Project implemented by

Kipato Unbranded

SOCIAL IMPACT PROJECT ASSESSMENT

Dagoretti, Rongai and Kibera regions

Kenya

Impact Assessment Report

August 2019

Acknowledgements

This Impact Assessment report has been produced by Mshiriki Research Consultancy Ltd. We endeavour to provide rigorous and comparable measurements in varied social-economic disciplines to provide evidence needed by our clients to make informed decisions in allocating resources.

We are very grateful to Kipato Unbranded for bestowing us the honour to undertake this final evaluation.

Special thanks to Marta Krajnik for her technical input and critique, Faith Kigen for her logistical guidance and tireless support during the design and undertaking of this social impact assessment.

We are thankful to the team of enumerators that took part in the data collection for this study. Their selflessness and commitment to attain the targets was immense.



Mshiriki is a Swahili name translated as hands-on participation. We take delight in working with our clients to meet their Project Management, Monitoring, and Evaluation needs. We have expertise and experience in conducting Rapid Needs Assessments; Social Impact Assessments; Baseline, Mid-term and End of project Evaluations; as well as Political, Social and Economic-analysis of community empowerment projects across Africa. We have substantial experience in deploying mobile survey technologies while conducting surveys in several African countries.

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Acronyms and Abbreviations

SDG Sustainable Development Goals

SPSS Statistical Package for Social Sciences

SROI Social Return on Investment

ROI Return on Investment USD United States Dollar

About this Report

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Executive Summary

Introduction

Kipato Unbranded was founded in 2015 as a social enterprise that creates unique jewellery designs and collaborates with local artists, thereby promoting their skills and talents as well as enabling them access premium local and international markets. The vision and mission of Kipato unbranded is about helping artists improve their livelihoods, and use their talents, skills, and creativity on a platform that assures them a fair wage that they can use to transform themselves and their communities.

About the Social Impact Assessment

While Kipato influences the way of life, work, and relations of its direct and indirect beneficiaries triggering economic and livelihoods changes, a social impact assessment has never been undertaken. Accordingly, this social impact study was commissioned to assess the social impact of Kipato Unbranded in the community. Specific objectives entailed assessment of lifestyle impacts (incomes and financial management), quality of life impacts (housing, food security and nutrition, cooking fuel, lighting sources) as well as health impacts (access to health care).

Impact Assessment Methodology

A cross-sectional evaluation design was adopted and mixed methods used with both quantitative and qualitative approaches adapted and applied. The implementation of these methods started with a desk study and a document review followed by semi-structured interviews and focus group discussions (FGDs) with direct and indirect beneficiaries. Prior to commencement of the fieldwork, a number of inception meetings were held between the consultant and Kipato Unbranded staff. The consultant also undertook reconnaissance visits to workshops in Dagoretti, Kibera, and Rongai. These visits provided a better

grasp of the project areas and helped in contextualizing the research design as well as sharpening the research processes for this impact assessment.

The data collection was done by 6 enumerators. Prior to undertaking field data collection, the enumerators were trained on both the direct and indirect beneficiary questionnaires. Translations into Swahili language were done jointly to ensure uniformity while asking the questions. The enumerators were also trained on use of Open Data Kit (ODK) software as well, and several role plays conducted amongst the enumerators to ensure that they understood the mobile tool. A pilot study was conducted to further pre-test the tools in real fieldwork scenarios and arising queries addressed resulting in a refined data collection tool suitable for deployment in actual data collection. A total of 232 respondents were interviewed comprising of 49 direct beneficiaries and 182 indirect beneficiaries.

Impact Assessment Findings

The major activities undertaken by the direct beneficiaries across the three regions were grinding/smoothening (79%), polishing/coating (79%), artwork (77%) and sizing/cutting (77%,). buying/selling materials (58%) and heating/moulding (56%). The proportions were correlated across the 3 study regions.

i. Household Incomes

The artisans reported an average household income of Ksh. 31,583 per month with some beneficiaries reporting a maximum of Ksh. 120,000 and a minimum of Ksh. 5,000 per month. Across the three regions, beneficiaries from Dagoretti were earning a higher average income (Ksh. 37,933) followed closely by Kibera (36,438) and Rongai reporting the lowest average incomes at 21,412. In regard to change of incomes before and after joining Kipato, the artisans reported earning

an average monthly income of Ksh. 9,246 before joining Kipato to Ksh. 21,521, representing a 133% increase in their incomes.

ii. Housing

A majority (73%) of artisans reported staying in brick walls after joining Kipato as compared to before Kipato whereby majority (44%) were living in corrugated iron walled houses. There was a notable decline in proportion of artisans who were living in mud-walled houses before Kipato (17%) and in Kipato (8%). The number of artisans staying n corrugated iron-walled houses declined from 44% to 19% after joining Kipato while those staying in brick-walled houses increased from 40% to 73%.

iii. Food Consumption

The assessment focused on consumption of milk, sugar and meat as indicators of improved household incomes. Basically, there was an increase in frequency and quantity of food consumed by the artisans and their households before and after joining Kipato. Specifically, consumption of milk has a significant change in both frequency (rarely (42%) > often (81%)) and quantity (2.67 litres > 5.42 litres) per week. Similarly, consumption of meat had a relatively significant change in frequency (rarely (73%) > sometimes (44%)) and quantity (0.76 kg > 1.93 kgs) every week. Change in sugar consumption was not significant.

iv. Lighting source

All of the beneficiaries currently use electricity from the main grid (100%) for lighting which is an improvement in lighting energy for the beneficiaries after joining Kipato as compared to before Kipato where the common (75%). lighting source was candles. Similarly, a majority of the indirect beneficiaries were using kerosene lamp (81%) and candles (66%) for lighting. However, after Kipato there was a significant change in the type of energy used for lighting. Almost all (98%) of the beneficiaries currently use electricity from the main grid for lighting which is an improvement in

lighting source for the beneficiaries after Kipato as compared to before Kipato.

v. Cooking fuel

Majority of the artisans use cooking gas (88%) for cooking which is an improvement in cooking energy for the beneficiaries after Kipato as compared to before Kipato where the common cooking energy was Kerosene stove (79%).

vi. Access to Financial services

All (100%) the direct beneficiaries interviewed have a mobile money account while a comparatively smaller proportion have bank accounts (65%) and Chama/SACCO accounts (52%). Amongst the indirect beneficiaries, mobile money accounts (80%) and bank accounts were common (61%). A comparatively smaller proportion have Chama/Sacco accounts (49%). The accounts held by indirect beneficiaries were mainly used for sending (97%) and receiving money (100%).

vii. Access to Health Services

Before Kipato, majority of the beneficiaries sought health services from Dispensaries (71%) while a comparatively smaller proportion sought from health centres (35%) and district/provincial referral hospitals (33%). However, after Kipato there was a significant change in accessing health services where majority of the beneficiaries sought services from private hospitals (61%). There was a notable improvement in proportion of beneficiaries seeking health services from national hospitals i.e. 4% before Kipato and 17% after Kipato.

Conclusion

The impacts that Kipato Unbranded has on the immediate beneficiaries contribute directly to SDG 1 on reducing poverty, on SDG 2 on contributing to zero hunger, SDG 3 on good health and wellbeing, and on SDG 4 on quality education, as well as on SDG 8 that focuses on decent work and economic growth and SDG 10 that seeks to address

inequalities. The incomes earned are spent on house rents, food, clothes, water, electricity, and school fees. Assured access to these basic needs results in an improved quality of life for the artisans and their dependents. A review on standards of living before and after joining Kipato indicated substantial shifts in quality of life.

Recommendations

- a. Sourcing Materials: There are some materials that are difficult to get. If possible, Kipato could assist to source or import for the materials in bulk on behalf of the artisans.
- b. Credit Financing: Artisans could be linked with a suitable creditor where they could b borrowing money for expansion of their jewellery workshops or for personal use and repay from their jewellery supplies.
- c. Asset financing: Artisans are faced with a myriad of problems such as inadequate equipment and power blackouts. If possible, the artisans could be assisted to acquire equipment such as soldering gas, drills, bench grinders, generators, punching equipment for circle and triangular jewellery pieces, and safety working gear.
- d. Design Process: The introduction of new designs presents a steep learning curve to the artisans. When Kipato comes up with a new jewellery design, the artisans are required to design it, then deliver to the office and await feedback. This involves a lot of back and forth revisions on the designs produced by the artisans. It would be easier if a Kipato representative could around the workshops be going intermittently and be giving feedback onsite when designs are being worked on to expedite the completion of approved new designs.

- e. Frequent change of designs: new designs attract more customers and ensure a stable market. It is necessary to move with the market trends and ensure a good flow of designs. Currently, one design is being sold for quite a long time and Kipato customers cannot keep buying the same design, therefore denying Kipato a market from already familiar customers.
- f. More intensive marketing: June to August is usually an off-peak season for jewellery sales. It is necessary to actively keep seeking for more orders both locally and international to assure a constant work flow to the artisans.

CHAPTER ONE

1. Introduction

1.1 About Kipato Unbranded

Kipato Unbranded was founded in 2015 as a social enterprise that creates unique jewellery designs and collaborates with local artists, thereby promoting their skills and talents as well as enabling them access premium local and international markets. Kipato Unbranded is co-owned by 5 young women who pool together diverse skills and experiences that range from marketing, branding, design, and law. The vision and mission of Kipato unbranded is about helping artists improve their livelihoods, and use their talents, skills, and creativity on a platform that assures them a fair wage that they can use to transform themselves and their communities. Accordingly, Kipato Unbranded strives to be an ethical organization that offers opportunities to artists and empowers them to be job creators in their localities through apprenticeship to other budding artists, mostly youths.

1.2 About the Social Impact Assessment

Social impacts are resultants of interventions or actions in the society that influence their way of life, work, relations with one another, or generates societal changes. These changes could be environmental, institutional, economic, or demographic among others. Overall though, the social impacts that occur due to project-related changes can be broadly categorised into five overlapping categories namely; lifestyle impacts, cultural impacts, health impacts, community impacts, and quality of life impacts. In this assessment of Kipato unbranded social impact in the community, focus was limited to lifestyle impacts, quality of life impacts, and health impacts. On health impacts, the study assessed the quality of health care that beneficiaries and indirect beneficiaries were accessing before and after interacting with Kipato. Conversely, quality of life and lifestyle impacts were assessed through focus on changes on levels of incomes, housing, nutrition, cooking fuel and lighting sources before and after working for Kipato.

1.3 Project Objectives

The main objective of this project was to assess the social impact of Kipato Unbranded in the community. Specifically, the projects sought to assess;

- a. Assess changes in levels of incomes for both direct and indirect beneficiaries before and after joining Kipato Unbranded.
- b. Assess changes in housing facilities before and after joining Kipato Unbranded for both direct and indirect beneficiaries.
- c. Assess changes on individual and household nutrition for both direct and indirect beneficiaries.
- d. Assess changes in main cooking and lighting sources for the households of direct and indirect beneficiaries before and after joining Kipato Unbranded.
- e. Identify money management practices, saving culture, and financial planning skills
- f. Assess changes in quality of health care services accessed by both direct and indirect beneficiaries before and after joining Kipato Unbranded.

1.4 Definition of Terms:

Direct Beneficiaries: These are artisans directly contracted by Kipato Unbranded to produce jewellery products. **Indirect Beneficiaries:** These are dependants of the direct beneficiaries, relative or otherwise, who get a share of incomes derived from Kipato or enjoy benefits paid for using incomes generated from production of jewellery on behalf of Kipato.

CHAPTER TWO

2. Impact Assessment Methodology

2.1 Methodology

A cross-sectional evaluation design was adopted and mixed methods used with both quantitative and qualitative approaches adapted and applied. The implementation of these methods started with a desk study and a document review followed by semi-structured interviews and focus group discussions (FGDs) with beneficiaries. Using the inputs of Kipato staff, the individual questionnaires were updated and structured interviews carried out with direct and indirect beneficiaries. All the tools used are attached in Annex II. As part of the inception phase of the evaluation, the team prepared an assessment framework which was to guide the collection of evidence from individual interviews, focus group discussions and observations.

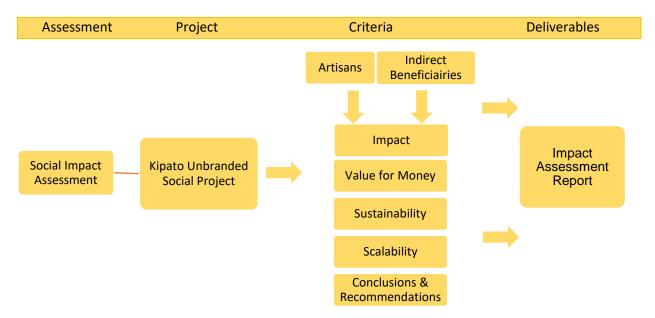


Figure 1. Evaluation criteria

2.2 Qualitative Data

2.2.1 Inception Meeting / Reconnaissance visits

Prior to commencement of the fieldwork, a number of inception meetings were held between the consultant and Kipato Unbranded staff. The inception meetings were critical given that there was no much literature to review, and therefore the meetings were critical to the consultants in understanding the overall scope of the study as well as profiling of artisans by their areas of operation. Further, besides the meetings, the consultant undertook reconnaissance visits to workshops in Dagoretti, Kibera, and Rongai. These visits provided a better grasp of the project areas and helped in contextualizing the research design as well as sharpening the research processes for this impact assessment. Consequently, our team refined the assessment tools provided from project staff and operationalised an appropriate logistical plan that allowed consecutive data collection from the three sites.

2.2.2 Focus Group Discussions

Focus group discussions were carried out with each category of beneficiaries i.e. direct beneficiaries (artisans) and indirect beneficiaries. Each category of the beneficiaries had its own FGD tool with appropriately scripted questions. Participants of focus group discussions were purposively selected from both direct and indirect beneficiaries. Focus group discussion sessions composed of 5-8 project beneficiaries and were undertaken for triangulation with data from individual respondents. The table below shows the geographic distribution of focus group discussions that were conducted;

Table 1. Focus group discussions

Category of FGD		Region	#
		Rongai	1
	Direct Beneficiaries - Artisans	Dagoretti	1
		Kibera	1
FGDs		Dagoretti	1
	Indirect Beneficiaries	Kibera	1
	5		

In total 5 focus group discussions we conducted.

2.3 Quantitative Data

2.3.1 Beneficiary Questionnaire

The beneficiary questionnaire had initially been designed by Kipato staff eliciting the desired areas of impact assessment. However, as further refined by the consultant in close consultation, critique, and input from the Kipato project team. The household questionnaire covered aspects of individual demographics, household livelihood and assets, lighting and cooking energy, access to food, financial, and health services. The questionnaire was then scripted into xlsform, hosted on to ONA Online platform, and loaded into Tablets pre-installed with Open Data Kit software. A copy of the individual questionnaire used during this study is annexed alongside this report.

2.3.2 Sample size determination

The sample size used in this study was determined by Kipato project team based on their sampling frame. A total of 45 direct beneficiaries and 180 indirect beneficiaries were targeted as summarised in Table 2;

Table 2. Sampling of beneficiaries for the assessment

Regions	Direct Beneficiaries	Indirect Beneficiaries
Rongai	15	60
Dagoretti	15	60
Kibera	15	60
Total	45	180

Total sample of beneficiaries=231

2.4 Data Collection Process

The data collection exercise identified and recruited 6 enumerators. Prior to undertaking field data collection, the enumerators were trained by the consultant for 1 day on all the questions in the beneficiary questionnaire and translations into Swahili language were done jointly to ensure uniformity while asking the questions. This was necessary to ensure that all the enumerators translated the questions in a standardized manner to ensure that all the respondents understood the questions uniformly and gave standardised responses that would be comparable during analysis.

The enumerators were trained on the Open Data Kit (ODK) software as well, and several role plays conducted amongst the enumerators to ensure that they understood the mobile tool. Further, a pilot study was conducted to further pre-test the tools in real fieldwork scenarios and arising queries addressed resulting in a refined data collection tool suitable for deployment in actual data collection.

The enumerators were then allocated to the data collection sites, with 2 enumerators working in each site. This allowed seamless data collection and better familiarity and relations between the artisans and the enumerators. It was also easier to address call backs are re-schedule appointments in cases where there were missed interview appointments by the artisans due to workloads or urgent commitments. Mostly, the interviews were conducted from the artisans' workshops except for jewellery suppliers who were interviewed from their shops and a few artisans who were working from outposts such as Kariobangi. While undertaking the FGDs, selected participants were invited in central locations, mostly the artisans' workshops.

2.5 Data Processing, Analysis and Report writing

Quantitative data collected via tablets was downloaded from servers and data cleaning and analysis was done. Data cleaning involved excluding any cases that are outside the inclusion criteria and identifying responses that were improbable (outside the normally expected range) or impossible. During analysis, cross-tabulations of related variables was performed to ensure consistency, investigate the internal logic between related variables and correct any mistakes before actual data analysis commenced. A thematic review was conducted for the qualitative data (FGDs) to pinpoint, examine and record themes in the data, ranking them according to frequency and importance and using the results to triangulate the quantitative data findings.

A post-fieldwork presentation was then conducted at the offices of Kipato Unbranded and the input of the project staff incorporated in the design of FGD tools and in preparation of this report. The Data analysis and report writing exercise was carried out by the consultant in 10 days.

2.6 Limitations

- a. **Physical unavailability of indirect beneficiaries**: Most of the indirect beneficiaries were parents and relatives of the artisans and were mostly residing outside Nairobi. Further, some were employed and were unavailable for face-to-face interviews. As a result, most individual interviews were administered on phone. During the FGDs, it was extremely difficult to get recommended FGD quorums of indirect beneficiaries and sometimes total unavailability of all indirect beneficiaries resulting in cancellation of 1 FGD for indirect beneficiaries in Rongai.
- b. **Familiarity with Kipato**: While some of the artisans were involved in producing products on behalf of Kipato, they were not familiar with Kipato. This was mostly common with sub-contracted artisans whose finished products would be delivered to Kipato by their senior artisans and would get lower pay than recommended by Kipato.

2.7 Ethical considerations

Privacy: During the assessment, interviews were conducted in the respondents' work stations or homesteads or private areas of preference; as it was important for each interview to be conducted in a manner that is comfortable for the respondents and in which they are able to speak openly and honestly. Confidentiality: We adhered to the policy of confidentiality where the interviewers may not discuss the respondents' answers with anyone, except the supervisor when clarification is needed.

Approvals: Before we began the assessment, we were facilitated to obtain certain permissions for ethical, political and logistical reasons.

Informed consent: During field assessment, every respondent has or had the right to refuse the interview, or to refuse to answer specific evaluation questions. The survey team respected this right and verbally administered informed consent before conducting the interview.

Do No Harm policy: During the assessment we obeyed and adhered to Do No Harm policy and other operational policies in the project target regions.

CHAPTER THREE

3. Impact Assessment Findings

Introduction

This chapter provides the main findings by the evaluation team. It is divided into sections that correspond with the impact assessment questions. Based on analysis of the collected data, this chapter seeks to document and inform the stakeholders (Kipato Unbranded, partners, and beneficiaries) of the project's potential societal impact in relation to outcomes so far and the lessons learned. It starts with a discussion on profiling of the beneficiaries before delving into the assessment questions.

3.1 Profile of stakeholders

3.1.1 Regions

The assessment targeted to interview 15 artisans in each of the target regions. By the end of the data collection exercise, the enumerators had interviewed 15 artisans in Dagoretti, 17 artisans in Kibera and 17 artisans in Rongai totalling to 49 artisans. The assessment further sought to collect data from indirect beneficiaries whom the artisans were supporting financially or through provision of material support using income derived from Kipato Unbranded. In each region the assessment targeted at least 60 indirect beneficiaries. This target was attained in the 3 regions with Kibera recoding 62 indirect beneficiaries while Rongai and Dagoretti had 60 each thereby totalling to 182 indirect beneficiaries. As per the survey findings, majority (>95%) of the indirect beneficiaries were family members of the artisans while a few were friends (<5%). The assessment reached a total of 49 direct beneficiaries (21%) and 182 indirect beneficiaries (79%) as shown in the table below.

Table 3. Type of beneficiary per region

		Type of I		
		Direct respondent	Total	
Region	Dagoretti	15	60	75
	Kibera	17	62	79
	Rongai	17	60	77
	Total	49	182	231

3.1.2 Artisans' Activities

The major activities undertaken by the direct beneficiaries across the three regions were grinding/smoothening (79%), polishing/coating (79%), artwork (77%) and sizing/cutting (77%). A comparatively smaller proportion of the beneficiaries were engaged in buying/selling materials (58%) and heating/moulding (56%). The findings were correlated across the target regions, although artisans from Kibera were engaging in all the activities in larger proportions as compared to other regions.

Table 4. Artisans activities

	Overall		Region					
Activities			Dagoretti		Kibera		Rongai	
	Count	%	Count	%	Count	%	Count	%
Artwork	37	77%	13	87%	12	75%	12	71%
Buying/Selling materials e.g.	28	58%	7	47%	15	94%	6	35%
brass, bones etc.								
Sizing/cutting the material	37	77%	13	87%	12	75%	12	71%
Heating/ moulding the material	27	56%	8	53%	9	56%	10	59%
Grinding/smoothening the	38	79%	12	80%	14	88%	12	71%
material								
Polishing/coating the material	38	79%	10	67%	14	88%	14	82%
Finishing and Quality Control	2	4%	0	0%	0	0%	2	12%

3.1.3 Type of products

In Kibera, the jewellery products produced included Twig necklaces, Twig earrings, Twig rings, Blueberry earrings, Palleted necklaces. On the other hand, Dagoretti was producing Long ballroom earrings, Halfmoon necklaces, vertex necklace, Afrykah necklace, studs, and bracelets. Rongai supplied Coco bangles, Caramel cuffs, Zohali studs and Zohali necklaces.

3.2 Household income and Expenditure

3.2.1 Household income

The impact assessment captured household income (i.e. from all income generating activities) of the artisans including income from Kipato. The artisans reported an average household income of Ksh. 31,583 per month with some beneficiaries reporting a maximum of Ksh. 120,000 and a minimum of Ksh. 5,000 per month. Across the three regions, beneficiaries from Dagoretti were earning a higher average income (Ksh. 37,933) as compared to the other regions as shown in the table below. Notably, some of the artisans reported an average household income of Ksh. 120,000 (maximum) and Ksh. 5,000 (minimum). The findings indicate an improved capacity of artisans' households financially as well as ability to cater for family expenses.

Table 5. Beneficiaries' household income

		Minimum	Average	Maximum
Household income per month (Ksh)	Overall	5,000	31,583	120,000
Household income per month (Ksh)	Dagoretti	5,000	37,933	120,000
* Region	Kibera	15,000	36,438	100,000
	Rongai	5,000	21,412	60,000

3.2.2 Artisans Income from Kipato

In determining whether there has been a change in amount of money earned by artisans, the assessment collected their approximate monthly incomes earned before and after joining Kipato. The artisans reported an average increase of Ksh. 13,505 while some reported a maximum of Ksh. 55,000; before

Kipato the artisans were earning an average of Ksh. 9,246 from the business, however, upon joining Kipato Unbranded there was a significant increase to Ksh. 21,521 per month.

Table 6. Artisans Income before and after joining Kipato

	Minimum	Average	Maximum
Before Kipato Unbranded (Ksh)	0	9,246	98,000
In Kipato Unbranded (Ksh)	2,000	21,521	112,000
Average increase (Ksh)	200	13,505	55,000

Overall the 61% of the artisans reported the proportion of income from Kipato contributes moderately to their total household income while a comparatively smaller proportion reported the contribution to a small extent (29%) and large extent (11%). Regional level analysis shows majority of the beneficiaries from Dagoretti reporting income from Kipato contributing moderately to their household income as compared to other regions as shown in the figure below.

100.0% 91% 90.0% 80.0% 70.0% 60.7% 60% 60.0% 50% 50.0% A small % 40.0% 33% 28.6% Moderate % 30.0% 20% 20% 17% 20.0% 10.7% ■ Large % 9% 10.0% 0% 0.0% Dagoretti Kibera Rongai Overall Region

Figure 2. Proportion of artisans' income from Kipato

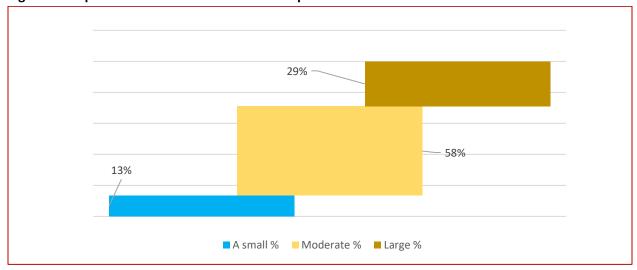


Figure 3. Proportion of indirect beneficiaries' income that is from Kipato artisans

The artisans were queried on the benefits they had accrued as a result of improved income garnered from working with Kipato. In Kibera, benefits cited included ability to access better health care, ability to afford food in hotels with better sanitary and hygiene standards, ability to afford better houses and better diets. Access to better health care services and ability to afford more nutritious diets was also cited by the direct and indirect beneficiaries during the FGDs.

Initially, I used to relocate between houses a lot due to rent arrears. I wold be chased from house to house and lived like a bird. The income I earn from Kipato now enables me to afford house deposits and rent. Am more stable now. (ARTISAN, KIBERA)

Am able to respond to emergencies better without borrowing from friends. I can now support my parents and make invest in Nairobi and in my rural home. (ARTISAN, DAGORETTII)

3.2.3 Household expenditure

The direct beneficiaries reported supporting their relatives (> 2 people) through paying of bills or buying of food and clothing i.e. an average of 2 people (school fees), 3 people (electricity), 2 people (water), 4 people (food) and 4 people (clothes). Average number of people supported though paying for food and clothes was relatively higher as compared to other bills. Further analysis shows, direct beneficiaries' expenses on school fees was at an average of Ksh. 28,105 while other expenses were relatively low at an average of Ksh. 9,975 (food), Ksh. 3,914 (clothes), Ksh. 1,498 (electricity). Bills on water was the lowest an average of Ksh. 957. However, findings indicate some beneficiaries spending a maximum of Ksh. 130,000 on school fees and Ksh. 80,000 on food.

Table 7. Artisans' household expenditure

		Minimum	Average	Maximum
	# of people	0	2	6
School fees for	Amount (Ksh)	3000	28,105	130.000
	# of people	0	3	10
Electricity bill	Amount (Ksh)	250	1,498	9.000
	# of people	0	2	10
Water bill	Amount (Ksh)	100	957	6000
	# of people	1	4	13
Buy food	Amount (Ksh)	1000	9,975	30,000
	# of people	0	4	12
Buy clothes	Amount (Ksh)	200	3,914	36,000

3.1.1 Indirect beneficiaries' amount of money from Kipato Artisans

The indirect beneficiaries reported receiving and average of Ksh. 5,138 from their relatives who are Kipato Artisans with some of them reporting to receive a maximum of Ksh. 50,000. Majority of the beneficiaries (>85%) receive support in paying for their bills including school fees, electricity, water, food, clothes,

house rent and transportation. Amount received for food (Ksh. 2,649) and buying clothes (Ksh. 1,739) was averagely higher as compared to other bills as shown in the table below.

Table 8. Indirect beneficiaries' amount of money from Kipato Artisans

		Count	%	Minimum	Average	Maximum
School fees	Yes	163	90.6%			
	No	17	9.4%	-	-	-
Electricity bills	Yes	167	92.8%			
	No	13	7.2%	250	755	10,000
Water bills	Yes	148	82.2%			
	No	32	17.8%	200	565	3,000
Food	Yes	171	95.0%			
	No	9	5.0%	200	2,649	15,000
Clothes	Yes	157	87.2%			
	No	23	12.8%	300	1,739	20,000
House rent & Travel bills	Yes	74	41.1%			
	No	106	58.9%	200	2,174	15,000

3.2 House Wall Materials

There was an improvement in house conditions as indicated by both direct and indirect beneficiaries; the artisans reported staying in brick-walled houses (73%) after joining Kipato as compared to before Kipato where majority were in corrugated iron-walled houses (44%). There was a notable decline in proportion of artisans who were in mud-walled before Kipato (17%) and in Kipato (8%).

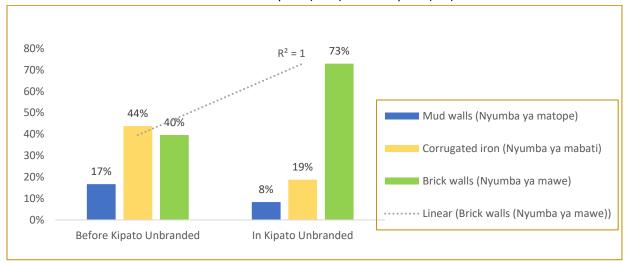


Figure 4. Artisans (direct beneficiaries) house wall materials

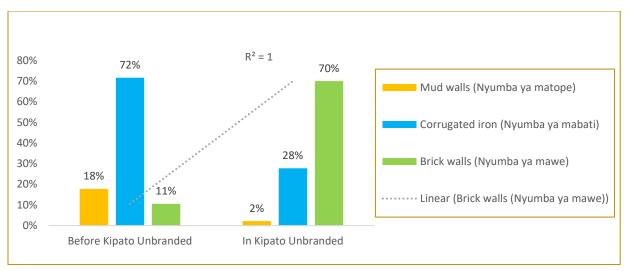


Figure 5. Indirect beneficiaries house wall materials

3.3 Household Foods consumed

3.3.1 Foods consumed by Direct beneficiaries (artisans)

Across the foods consumed by the beneficiaries there was an increase in frequency and quantity of food consumed before and after Kipato as shown in Table 9. Consumption of milk has a significant change in both frequency (rarely (42%) > often (81%)) and quantity (2.67 litres > 5.42 litres). Similarly, consumption of meat had a relatively significant change in frequency (rarely (73%) > sometimes (44%)) and quantity (0.76 kg > 1.93 kgs). In contrast, the change in sugar consumed was not significant before and after Kipato.

Table 9. Foods consumed by Direct beneficiaries (artisans)

		Count	%	Minimum	Average	Maximum
Before joining Kipato	Rarely	35	73%			
Unbranded, how often	Sometimes	10	21%			
did you eat meat in a	Often	3	6%	0.00	.76	2.00
week?						
In a week, how often do	Rarely	17	35%			
you eat meat now?	Sometimes	21	44%	50	1.93	4.00
	Often	10	21%			
Before joining Kipato	Rarely	37	77%			
Unbranded, how often	Sometimes	6	13%			
did you buy sugar in a	Often	5	10%	0.00	1.19	10.00
week?						
In a week, how often do	Rarely	26	54%			
you buy sugar now?	Sometimes	11	23%			
	Often	11	23%	0.00	1.79	10.00
Before joining Kipato	Rarely	20	42%			
Unbranded, how often	Sometimes	11	23%			
	Often	17	35%	0.00	2.67	14.00

did you buy milk in a						
week?						
In a week, how often do	Rarely	1	2%			
you buy milk now?	Sometimes	8	17%			
	Often	39	81%	1.00	5.42	14.00

3.3.2 Foods consumed by Indirect beneficiaries (artisans' relatives)

There was increase in frequency and quantity of food consumed by the indirect beneficiaries before and after Kipato. Consumption of milk had a significant change in both frequency (rarely (79%)) > sometimes (52%)) and quantity (1.8 litres) > (52%)). Consumption of meat had also a significant change in frequency (rarely (96%)) > sometimes (80%)). In contrast, the change in sugar consumed was not significant before and after Kipato where and quantity (1.06 kgs) 1.49 litres).

Table 10: Foods consumed by Indirect beneficiaries

		Count	%	Minimum	Average	Maximum	
Before joining Kipato	Rarely	172	95.6%				
Unbranded, how often did	Sometimes	7	3.9%				
you eat meat in a week?	Often	1	.6%	-	-	-	
In a week, how often do	Rarely	30	16.7%				
you eat meat now?	Sometimes	144	80.0%	1.00	1.51	4.00	
	Often	6	3.3%				
Before joining Kipato	Rarely	174	96.7%				
Unbranded, how often did	Sometimes	3	1.7%	0.00	1.06	2.00	
you buy sugar in a week?	Often	3	1.7%				
In a week, how often do	Rarely	40	22.2%		1.49	5.00	
you buy sugar now?	Sometimes	132	73.3%	1.00			
	Often	8	4.4%				
Before joining Kipato	Rarely	142	78.9%				
Unbranded, how often did	Sometimes	28	15.6%	0.00	1.80	7.00	
you buy milk in a week?	Often	10	5.6%				
In a week, how often do	Rarely	6	3.3%				
you buy milk now?	Sometimes	94	52.2%	1.00	4.68	10.00	
	Often	80	44.4%				

3.4 Lighting energy

3.4.1 Lighting energy by Direct beneficiaries (artisans)

All of the beneficiaries currently use electricity from the main grid (100%) for lighting which is an improvement in lighting energy for the beneficiaries after Kipato as compared to before Kipato where the common lighting source was candles (75%).

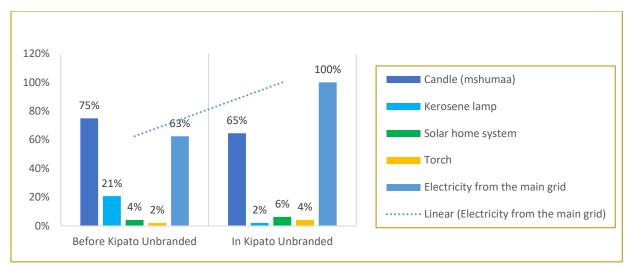


Figure 6. Lighting energy by direct beneficiaries (artisans)

3.4.2 Lighting energy by Indirect beneficiaries (artisans' relatives)

Before Kipato, a majority of the indirect beneficiaries were using kerosene lamp (81%) and candles (66%) for lighting. However, after Kipato there was a significant change in the type of energy used for lighting. Almost all (98%) of the beneficiaries currently use electricity from the main grid for lighting which is an improvement in lighting source for the beneficiaries after Kipato as compared to before Kipato. The shift in use of clean energy was attributable to improved household income as a result in more earnings by Kipato artisans, consequently enhancing the capacity of households to connect to main grid or relocation to houses connected to the main grid. Through use of electricity, there is a diversification of livelihood activities to welding activities, retail shops, etc.

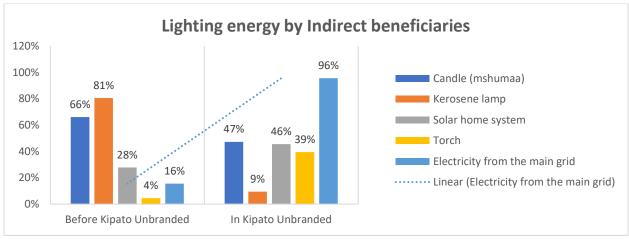


Figure 7. Lighting energy by direct beneficiaries (artisans)

3.5 Cooking energy

Majority of the artisans use cooking gas (88%) for cooking which is an improvement in cooking energy for the beneficiaries after Kipato as compared to before Kipato where the common cooking energy was Kerosene stove (79%). It was evident from the main findings that majority of the artisans were accessing renewable forms of energy mainly cooking gas and kerosene stove. Before Kipato a majority of the indirect beneficiaries were using kerosene lamp (81%) and candles (66%) for lighting, however after Kipato there was a significant change in the type of energy used for lighting.

Table 11. Cooking energy for direct and indirect beneficiaries

		Direct Beneficiary		Indirect Benef	ficiary
		Count	%	Count	%
Before joining	Firewood	0	0.0%	101	56.1%
Kipato	Kerosene stove	38	79.2%	104	57.8%
Unbranded, how	Coal stove (Jiko ya makaa)	21	43.8%	91	50.6%
did you cook your	Cooking gas	15	31.3%	8	4.4%
food?					
How do you cook	Firewood	0	0.0%	8	4.5%
your food now?	Kerosene stove	16	33.3%	12	6.7%
	Coal stove (Jiko ya makaa)	19	39.6%	130	72.6%
	Cooking gas	42	87.5%	154	86.0%

3.6 Access to Financial services

Overall, all the direct beneficiaries interviewed have a mobile money account while a comparatively smaller proportion have bank accounts (65%) and Chama/SACCO accounts (52%). At the target region analysis, the findings were similar where mobile money accounts were common. However, majority of beneficiaries from Dagoretti have a bank account and a Chama/SACCO account as compared to other regions were the proportion was relatively low. The findings indicate improved capacity of beneficiaries in accessing financial services associated with mobile technology. Access to banks and Chama/SACCO accounts improves the ability of beneficiaries in doing savings as well as seeking loans to improve their business. Amongst the indirect beneficiaries, mobile money accounts (80%) and bank accounts were common (61%). A comparatively smaller proportion have Chama/Sacco accounts (49%). The accounts held by indirect beneficiaries were mainly used for sending (97%) and receiving money (100%).

Table 12. Access to financial services for direct and indirect beneficiaries

		Direct		Indirect	
		Beneficiary		Benefic	ciary
		Count %		Count	%
Do you have any of the following?	Mobile money account e.g. M-Pesa/ Airtel money	48	100%	144	80%
	Bank account	31	65%	110	61%
	Chama/SACCO account	25	52%	89	49%
What do you use	Sending money	48	100%	140	97%
the account for?	Receiving money	47	98%	144	100%
	Saving money	40	83%	115	80%
	Borrowing loans	34	71%	89	62%

The use of mobile money and bank accounts by direct beneficiaries recorded receiving an average of Ksh. 115,234 while average sending, saving and borrowing were comparatively low as shown in Table 13. However, receiving and sending money recorded a maximum of Ksh. 480, 000 and Ksh. 400,000 in the previous 6 months. Across the regions the findings were similar where use of mobile money and bank accounts in receiving money was common recording an average of Ksh. 87,600 in Dagoretti, Ksh. 184,600

in Kibera and Ksh. 78,412 in Rongai. Sending and saving money were common also but in comparatively smaller proportion than receiving money as shown in the table below. Indirect beneficiaries reported receiving money accounting for a higher average amount of money transacted (Ksh. 28,652) with some respondents reporting a maximum of Ksh. 180,000 within the previous 6 months.

Table 13. Amount transacted by direct and indirect beneficiaries

Direct Beneficiaries								
Minimum Mean Maximum								
Sending money	300	53,960	250,000					
Receiving money	2000	115,234	480,000					
Saving money	0	45,525	400,000					
Borrowing loans	0	18,618	80,000					
	Indirect Beneficiaries							
	Minimum	Mean	Maximum					
Sending money	0	10,556	100,000					
Receiving money	400	28,652	180,000					
Saving money	0	8,420	60,000					
Borrowing loans	0	15,138	65,000					

It was notable that most of the artisans had inadequate financial planning skills. During the focus group discussions, none of the artisans indicated being confident in financial planning. In Rongai, the artisans admitted that they were not used to making budgets and often made unintended expenditures as a result of window shopping. This was also echoed by artisans interviewed in Kibera who cited having very limited knowledge on financial planning. The artisans in Dagoretti were forthright in their request to be capacity built with financial planning trainings. Considerations while budgeting for their finances ranged from meeting basic needs, expanding their businesses, savings, betting, and supporting their relatives.

We often use trial and error tactics to manage our finances prudently.

(ARTISAN, RONGAI)

It would be very empowering if we were to access trainings of financial planning. We have a lot of needs that we cannot meet with poor financial planning skills.

(ARTISAN, DAGORETTII)

3.7 Access to Health Services

During the assessment, we sought to know whether there was a change in capacity of artisans in accessing improve quality health services. Before Kipato, majority of the beneficiaries sought health services from Dispensaries (71%) while a comparatively smaller proportion sought from health centres (35%) and district/provincial referral hospitals (33%). However, after Kipato there was a significant change in accessing health services where majority of the beneficiaries sought services from private hospitals (61%). There was a notable improvement in proportion of beneficiaries seeking health services from national hospitals i.e. 4% before Kipato and 17% after Kipato. In contrast, there was a decline in proportion access health services from dispensaries as shown in Table 14.

Before Kipato, majority of the indirect beneficiaries visited dispensaries and health centres for medical services as represented by 96% and 65% respectively. However, there is a change after Kipato where majority of the indirect beneficiaries received health services from Private hospitals (80%) and district/provincial referral hospitals (78%). The results indicate an improvement in capacity of indirect beneficiaries in accessing improved quality health services.

Table 14. Access to health services by direct and indirect beneficiaries

		Count	%	Count	%
Before Kipato	Dispensaries	34	71%	173	96.1%
Unbranded, which of	Health centres	17	35%	117	65.0%
the following places	District/Provincial referral hospital	16	33%	73	40.6%
did you visit for	Private hospital	12	25%	3	1.7%
medical care	National hospital	2	4%	2	1.1%
Which of the following	Dispensaries	22	48%	106	58.9%
places do you now visit	Health centres	20	43%	104	57.8%
for medical care	District/Provincial referral hospital	17	37%	140	77.8%
	Private hospital	28	61%	144	80.0%
	National hospital	8	17%	59	32.8%

During the focus group discussions, it was established that most artisans were subscribed to the NHIF services except in Dagoretti where most artisans expressed their reservations with NHIF services citing corruption. The artisans opined that being subscribed to NHIF services was not a guarantee for quality health services. Further, they were against the requirement by NHIF to seek health care services at specific designated health care centres and cited that patients accessing health care services on cash basis are often able to access the services faster than those paying with NHIF cards.

CHAPTER FOUR

Conclusions and Recommendations

4.1. Conclusion

The focus of Kipato is assisting artists to improve their livelihoods by engaging them in meaningful work that utilises their skills and talents to produce quality jewellery. Coincidentally, most of the artists live in informal settlements, amongst them Kibera Slum. The impacts that Kipato Unbranded has on the immediate beneficiaries contribute directly to SDG 1 on reducing poverty, on SDG 2 on contributing to zero hunger, SDG 3 on good health and wellbeing, and on SDG 4 on quality education, as well as on SDG 8 that focuses on decent work and economic growth and SDG 10 that seeks to address inequalities. Further, through the recycling of materials to produce some of the jewellery, it could be ascribed that Kipato contributes positively to environmental conservation and health. While these impacts had largely been unquantified, this assessment has put in focus the immediate and spill-over social and economic impacts that Kipato Unbranded imparts on its beneficiaries. The assessment has ascertained the extent of lifestyle, health, and quality of life impacts derived by the artisans through their association with Kipato.

In total, 49 direct beneficiaries and 182 indirect beneficiaries were interviewed totalling to 231 respondents. These were distributed across Rongai, Dagoretti, and Kibera. The main activities undertaken by the artisans include grinding and smoothening (79%), sizing and cutting (77%), heating and moulding (56%), as well as buying and selling of raw materials (58%) among other activities. These activities were dependent with the products produced in each workshop. In Kibera, the jewellery products produced included Twig necklaces, Twig earrings, Twig rings, Blueberry earrings, Pallete necklaces. On the other hand, Dagoretti was producing Long ballroom earrings, Halfmoon necklaces, vertex necklace, Afrykah necklace, studs, and bracelets. Rongai supplied Coco bangles, Caramel cuffs, Zohali studs and Zohali necklaces.

Quality of life and Lifestyle impacts

Kipato unbranded has undeniably had a significant impact in the levels of income received by the artisans. Working with Kipato results in an average income increase by Ksh 13, 500 (\$135) from an average monthly income of Ksh 9,246 (\$92) earned before joining Kipato to Ksh 21,521 (\$215) average income earned after joining Kipato.

The incomes earned are spent on house rents, food, clothes, water, electricity, and school fees. Assured access to these basic needs results in an improved quality of life for the artisans and their dependents. A review on standards of living before and after joining Kipato indicated substantial shifts in quality of life. For example, the number of artisans staying in mud-walled houses declined from 17% to 8%, with those staying in corrugated iron-walled houses declining from 44% to 19% matched with a significant shift to brick-walled houses from 40% to 73% after joining Kipato. In regard to food security and nutrition, more households were able to afford milk with a shift from 42% to 81% as well as an increase in the quantities consumed from an average of 2.67 litres per week to 5.42 litres. These improvements were also observed in consumption of sugar and meat products as earlier discussed.

Whereas 75% of artisans often used candles as lighting sources and 63% were connected to the electricity grid before joining Kipato, use of candles declined to 65% while access to electricity improved to 100%,

due to shift to better housing. This a significant impact on the households as a result of increased income derived from Kipato. A significant shift was also noted in choice of cooking fuel with only 4.4% of the artisan households using cooking gas before joining Kipato to 86% after joining Kipato. This substantial gain was matched by a decline in use of firewood from 56.1% to 4.5%, and a decline in use of kerosene stoves from 57% to 6.7%. The increased incomes therefore have enabled the beneficiaries to shift to cleaner forms of energy for their cooking.

Health impacts

There seemed to be a conscious choice of better-equipped health facilities while seeking for health care services. Notably, while 71% of the beneficiaries were accessing health care services from dispensaries before joining Kipato, this declined to 48%. An inconsequential decline was also noted in use of health centres from 65% to 57.8% while an increase in use of district referral hospitals was observed from 40.6% before joining Kipato to 77.8% after joining Kipato and use of national hospitals improved from 1.1% to 32.8%. Outstandingly, while only 1.7% of the beneficiaries could use private hospitals before joining Kipato, 80% of the beneficiaries were comfortable using private hospitals after joining Kipato.

Given the observed positive impacts on lifestyles, quality of life, and health, we find that Kipato Unbranded provided substantial socio-economic benefits to its direct and indirect beneficiaries. There is also a positive environmental impact that accrues from declined use of firewood as well as use of recycled raw materials such as horns and bones that would otherwise contribute to environmental pollution. This assessment has arguably provided an opportunity for self-reflection and honest critique of Kipato 's operations and its associated impacts that has yielded valuable feedback and lessons and essential in setting new goals and timelines for improvement in the next innovation phase.

4.2. Recommendation

During data collections, suggestions were sought from the artisans and the indirect beneficiaries on how their work processes could be made more efficient as well as inputs on any other form of back up they could require. Among the suggestions and recommendations received include;

- **a. Sourcing Materials**: There are some materials that are difficult to get. If possible, Kipato could assist to source or import for the materials in bulk on behalf of the artisans. Especially, some of the materials used are quite expensive and their prices highly fluctuate. Unfortunately, since their prices are locked with Kipato, the artisans have to absorb losses whenever the costs of the raw materials rise since they cannot keep renegotiating prices with Kipato. The prices should be slightly flexible for artisans to cushion them against spikes in costs of raw materials.
- b. Credit Financing: Artisans could be linked with a suitable creditor where they could b borrowing money for expansion of their jewellery workshops or for personal use and repay from their jewellery supplies. Sometimes, artisans do encounter emergency needs that affect their jewellery production adversely. Whenever faced with urgent needs, they often spend their savings and are unable to source for jewellery raw materials thereafter. Subsequently, establishing a kitty that the artisans could be borrowing from and then deducting the credit from their supplies to Kipato could cushion their livelihoods as well as their workshops.

c. Asset financing: Artisans are faced with a myriad of problems such as inadequate equipment and

power blackouts. If possible, the artisans could be assisted to acquire equipment such as soldering gas, drills, bench grinders, generators, punching equipment for circle and triangular jewellery pieces, and safety working gear. Notably, whenever there are blackouts, work processes stall regardless of having urgent orders due to lack of suitable generators to run the mortars. Further, acquisition of a punching machine for designs such as triangles or circles would ensure production of homogeneous products as well as quicken the cutting process.

From previous experiences with other jewellery off-takers, the artisans should be advanced with the actual equipment instead of cash to the buy themselves. The repayment model could be structured such that Kipato or the financier

deducts 50% of jewellery supplies by the credited artisans.

The artisans can afford the generators or any other assets but purchasing the generator might not be a major priority when money is received. It is better if Kipato could purchase good generators or essential jewellery machinery and issue to artisans who need them, and then be deducting the money from orders received.

(ARTISAN, RONGAI)

If this is not possible, Kipato could employ an in-house artisan to be handling processes that require specialized machinery. For example, Kipato could invest in polishing and coating machines and employ a fulltime employee to be coating and polishing the products. Alternatively, an outpost artisan could be supported to invest in coating machines and be assisting other Kipato artisans. Such an initiative would ensure price sustainability and fewer work disruptions encountered while sourcing for polishing and coating services, especially if the relied-upon workshop offering those services is unable to offer them. The coating and polishing services are especially critical for silver products.

- **d. Design Process:** The introduction of new designs presents a steep learning curve to the artisans. When Kipato comes up with a new jewellery design, the artisans are required to design it, then deliver to the office and await feedback. This involves a lot of back and forth revisions on the designs produced by the artisans. It would be easier if a Kipato representative could be going around the workshops intermittently and be giving feedback onsite when designs are being worked on to expedite the completion of approved new designs.
 - Once designs are approved, their production should be initiated without a lot of delays. The initial designs could even be sold locally as Kipato seeks feedback on the new designs and improves them before launching into the international market.
- e. Frequent change of designs: new designs attract more customers and ensure a stable market. It is necessary to move with the market trends and ensure a good flow of designs. Currently, one design is being sold for quite a long time and Kipato customers cannot keep buying the same design, therefore denying Kipato a market from already familiar customers. It is also boring for artisans when they have to keep making the same designs for a long time.

- In this regard, Kipato could source for a jewellery designer responsible for coming up with new designs and preparing the jewellery samples. Alternatively, artisans could be given a leeway to come up with original designs through a competition and then compensate those with good designs and patent them under Kipato.
- f. More intensive marketing: June to August is usually an off-peak season for jewellery sales. These months are extremely tough for artisans due to the thin uneven orders they get at the time. Some artisans are even forced to relocate to their rural areas and wait out for orders to resume. When orders resume, it is not possible to get all the artisans back into the workshops as some diversify to alternative livelihoods. Accordingly, it is necessary to actively keep seeking for more orders both locally and international to assure a constant work flow to the artisans. Further, some of the artisans are not permitted to work with other jewellery buyers in the market, therefore making Kipato their only customers. It would be good if the artisans could be allowed the liberty to work with other jewellery buyers, especially during the off-peak seasons.